

Information to identify the case:			
Debtor 1:	Amber Marie Whetzel		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Western District of Virginia		
Case number:	23-50072		
	Social Security number or ITIN:	xxx-xx-2319	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	2/8/23

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Amber Marie Whetzel	
2. All other names used in the last 8 years	aka Amber Marie Jackson	
3. Address	129 Confederate Street New Market, VA 22844	
4. Debtor's attorney Name and address	Roland S. Carlton Jr. Carlton Legal Services, PLC 118 MacTanly Place Staunton, VA 24401	Contact phone (540)213-0547 Email: rcarlton@carltonlegalservices.com
5. Bankruptcy trustee Name and address	Herbert L. Beskin(82) Chapter 13 Trusteeship 123 East Main St., Ste. 310 Charlottesville, VA 22902	Contact phone 434-817-9913 Email: hbeskin@cvillech13.net
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Harrisonburg Division 116 N Main St, Room 223 Harrisonburg, VA 22802	Hours open: 8:00 a.m. – 4:30 p.m. Contact phone 540-434-8327 Date: 2/9/23

For more information, see page 2

Debtor **Amber Marie Whetzel**Case number **23-50072**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 14, 2023 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: See attached list for meeting participation details.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 5/15/23 Filing deadline: 4/19/23 Filing deadline: 8/7/23
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has not filed a plan as of this date. The hearing on confirmation will be held on: 4/5/23 at 09:30 AM , Location: Video Conference before Judge Connelly. All parties connect using video conference instructions posted on the court website.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

Bridge Line	Chapter	Trustee	Instructions	Meeting Contact	Meeting Code
	13	Beskin	Zoom	Zoom ID: 852 568 9053	Password: 341meeting
	13	Micale	Zoom	Zoom ID: 603 226 2142	Password: 341meeting
3	7	Callahan	By Telephone	877-934-5491	9319497#
4	7	Farthing	By Telephone	877-953-6090	8983497#
5	7	Goldstein	By Telephone	877-492-0156	7313672#
6	7	Higgs	By Telephone	877-960-3871	4647388#
7	7	Hutman	By Telephone	866-527-4091	8515643#
9	7	Scott	By Telephone	877-491-5685	9012607#
10	7	Stevens	By Telephone	877-953-5197	7811951#
11	7	Vogel	By Telephone	877-953-5927	9995849#
1		UST Roanoke Office	By Telephone	877-451-9313	9499523#

Zoom Instructions:

Five minutes before the scheduled time, go to: **zoom.us/join** and enter the Zoom ID and password listed next to the presiding trustee. Mute your mic until your case is called. Participants not able to log in may call **1-301-715-8592** and enter the Zoom ID and password listed next to the presiding trustee. Place your phone on mute until your case is called.

Telephonic Instructions:

Five minutes before the scheduled time, dial the call-in number and enter the passcode listed next to the presiding trustee. Place your phone on mute until your case is called.

United States Bankruptcy Court
Western District of Virginia

In re:
Amber Marie Whetzel
Debtor

Case No. 23-50072-rbc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0423-5
Date Rcvd: Feb 09, 2023

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2023:

Recip ID	Recipient Name and Address
db	+ Amber Marie Whetzel, 129 Confederate Street, New Market, VA 22844-9673
tr	+ Herbert L Beskin(82), Chapter 13 Trusteeship, 123 East Main St., Ste. 310, Charlottesville, VA 22902-6800
5134231	+ Avant Credit, PO Box 1429, Carol Stream, IL 60132-1429
5134237	+ CC Holdings-Nexus, 101 Crossways Park, Woodbury, NY 11797-2020
5134241	+ Daniel Whetzel, 10875 Bulldog Hollow, Broadway, VA 22815-3500
5134242	Dept. Of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
5134245	+ MedExpress, P.O. Box 7959, Belfast, ME 04915-7900
5134248	+ Pendleton Commnuty Bank, P.O. Box 487, Franklin, WV 26807-0487
5134247	+ Pendleton Commnuty Bank, 128 N. Main Street, Franklin, WV 26807-6545
5134251	+ SST/Tab Bank, 4315 Pickett Road, Saint Joseph, MO 64503-1600
5134257	+ Woodrow Rooklin, c/o Scott Kroener, PLC, 418 Water Street, Charlottesville, VA 22902-5242

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rcarlton@carltonlegalservices.com	Feb 09 2023 21:10:00	Roland S. Carlton, Jr., Carlton Legal Services, PLC, 118 MacTanly Place, Staunton, VA 24401
5134232	EDI: PHINGENESIS	Feb 10 2023 02:14:00	Bank of Missouri, Bankcard Services, P.O. Box 4499, Beaverton, OR 97076-4499
5134233	EDI: TCISOLUTIONS.COM	Feb 10 2023 02:14:00	Bank of Missouri, PO Box 84930, Sioux Falls, SD 57118-4930
5134234	+ EDI: TCISOLUTIONS.COM	Feb 10 2023 02:14:00	Bank of Missouri, 2700 Lorraine Place, Sioux Falls, SD 57106-3657
5134235	Email/Text: caineweiner@ebn.phinsolutions.com	Feb 09 2023 21:10:00	Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91413
5134236	+ Email/Text: bankruptcy@cavps.com	Feb 09 2023 21:10:00	Cavalry SPV 1, LLC, 500 Summit Lake Drive, Valhalla, NY 10595-2321
5134239	+ Email/Text: cfcbackoffice@contfinco.com	Feb 09 2023 21:10:00	Continental Finance Cmpany, 4550 New Linden Hill Road, Wilmington, DE 19808-2952
5134240	+ Email/PDF: creditonebknofications@resurgent.com	Feb 09 2023 21:15:45	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
5134242	EDI: MAXMSAIDV	Feb 10 2023 02:14:00	Dept. Of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
5134243	+ EDI: PHINGENESIS	Feb 10 2023 02:14:00	Feb Destiny, PO Box 4499, Beaverton, OR 97076-4499
5134238	EDI: JPMORGANCHASE	Feb 10 2023 02:14:00	Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850-5298
5134244	Email/Text: ktramble@lendmarkfinancial.com	Feb 09 2023 21:10:00	Lendmark Financial Services, LLC, Bankruptcy Department, 2118 Usher Street, Covington, GA 30014

District/off: 0423-5

User: admin

Page 2 of 2

Date Rcvd: Feb 09, 2023

Form ID: 309I

Total Noticed: 30

5134246	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 09 2023 21:15:43	Merrick Bank, P. O. Box 9201, Old Bethpage, NY 11804-9001
5134249	+ EDI: CCS.COM	Feb 10 2023 02:14:00	Progressive, P.O. Box 55126, Boston, MA 02205-5126
5134250	Email/Text: bankruptcy@springoakscapital.com	Feb 09 2023 21:10:00	Spring Oaks Capital LLC, P.O. Box 1216, Chesapeake, VA 23327
5134252	EDI: AISTMBL.COM	Feb 10 2023 02:14:00	T-Mobile Bankruptcy Dept., P.O. Box 53410, Bellevue, WA 98015
5134253	+ EDI: PHINGENESIS	Feb 10 2023 02:14:00	Tbom-Retail, PO Box 4499, Beaverton, OR 97076-4499
5134254	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 09 2023 21:10:00	Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004
5134255	+ Email/Text: bankruptcydepartment@tsico.com	Feb 09 2023 21:10:00	Transworld Systems, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
5134256	+ EDI: BLUESTEM	Feb 10 2023 02:14:00	Webbank/Fresh Start, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2023

Signature: /s/Gustava Winters